

Questions To Ask A Remodeling Contractor

Are You Licensed?

Most states require contractors, even sub-contractors to be licensed. Make sure your contractor is properly licensed. Anyone can say they are licensed. Make the contractor prove it by either showing you the license or giving you a copy of it. Remember to check the expiration date. Being licensed is the law. If a contractor cannot produce a valid license, Do Not Hire Him! You can check the contractor's current licensing status with your states Secretary of State.

Do You Carry General Liability Insurance?

Make sure your contractor carries general liability insurance. This type of insurance protects your property in case of damage caused by the contractor and/or his employees. The insurance company will pay for the cost of replacing, and/or repairing any damage that occurs. Anyone can say they are insured. Make the contractor prove it by having a certificate of insurance.

Do You Carry Workers' Compensation Insurance?

Make sure your contractor carries workers' compensation insurance. It protects you from liability if a worker is injured while on your property. Be aware that if the contractor does not carry workers' compensation coverage, you may be liable for any injuries suffered by the contractor, or any of his employees on your property. If the contractor is a one-man operation, he can be exempt from having to carry workers' compensation insurance. If he is doing so legally, he can provide you with a copy of his Construction Industry Certificate of Exemption from Workers' Compensation.

This is very risky for you though. If he shows up with a helper and the helper gets hurt, with no workers' compensation insurance, you may have to pay the medical bills. If the uninsured contractor is sloppy about verifying his sub-contractor's workers' compensation insurance and the sub-contractor gets hurt, again you may have to pay the medical bills. In short, it is much safer to deal with a fully insured contractor.

Do You Offer Financing?

Many Contractors are lender-approved contractors. They have been approved and investigated by lenders as being financially sound, maintaining satisfactory relationships with suppliers, satisfactory credit and no outstanding complaints at the Better Business Bureau.

Are You a Member of NARI or NAHB?

NARI stands for the National Association of the Remodeling Industry and NAHB stands for the National Association of Home Builders. It's always a good idea to consider hiring

a NARI or NAHB contractor. In most cases, both organizations only attract conscientious contractors interested in bettering the industry and in weeding out unprofessional contractors. In order to become a member, the contractor's background and references are thoroughly investigated.

Will You Pull All the Required Building Permits?

Make sure your contractor pulls all required permits. This is very important. When a contractor pulls the required building permits, you know things will be done to "code." Also, many homeowners insurance policies require pulling a permit on any major remodeling to keep your home properly covered. Not all contractors will do this. Many prefer not to pull permits because of the time involved and the "hassle" with the inspectors. Some contractors may ask you to get the permits. This could be a warning sign that they are not able to pull the permit because they are either unlicensed or the work is outside of their license. A reputable contractor will permit every job where a permit is required.

Do You Guarantee Your Work?

Your contractor should guarantee his work for at least one year from date of completion. They should also include any warranties from the material used if applicable.

Who Will Be in Charge of the Job?

Make sure the contractor or his foreman is on the job whenever work is being performed- especially if sub-contractors will be used. The responsible party must be familiar with every aspect of your project. You cannot be worried about what is going on when you are not there.

Will You Provide Me with Written References?

A good contractor will be happy to provide you with references. You should look for a well-established contractor who can give you several customer references from the last 6 months to one year. Ask for the name of the contractor's accountant or banker. You want to ensure the contractor is financially sound and will not be declaring bankruptcy in the middle of your project.

How Do You Handle "Dirty Work"?

Construction is dusty and dirty! It gets everywhere, especially if any sanding is being done. Make sure the contractor will make an honest effort to keep the dust contained, or notify you when the heavy dust generating operations will take place so you can place sheets over furniture or move sensitive belongings. Make sure the contractor agrees to sweep up and place all construction debris in a predetermined place or refuse container at the end of every day.